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**PRESS RELEASE**

**For Immediate Release**

## **April Declared Financial Literacy Month in Kentucky**

### ***Governor Issuing Proclamation at Jump\$Tart's Request***

FRANKFORT, KY – April 5, 2010 –Kentucky **Governor Steve Beshear** has granted the petition by the Kentucky Jump\$Tart Coalition for Personal Financial Literacy® to proclaim this April as Financial Literacy Month in Kentucky. Throughout April, the Kentucky Jump\$Tart Coalition is celebrating Financial Literacy Month by promoting **free events and activities for the public** including:

- Financial counseling one-on-one sessions for adults - Consumer Credit Counseling Service
- Training for teachers - Federal Reserve Bank of St. Louis – Louisville Branch
- Contests and lessons for students - Kentucky Council on Economic Education, Citizens Union Bank, Kentucky Attorney General's Office, Kentucky Department of Financial Institutions, Kentucky Department of Insurance and Kentucky Cooperative Extension Service
- Community activities for children - Commonwealth Credit Union, Kentucky Bankers Association and participating banks

A complete detailed list of free public events and activities offered during Financial Literacy Month follows, and also can be accessed online at <http://www.kyjumpstart.org/activities.cfm>.

According to the proclamation signed by Gov. Steve Beshear, "Financial literacy is essential to ensure that Kentuckians are prepared to manage money, credit, investments and debt." Studies show that people who are exposed to financial literacy throughout their lives are more successful in managing their consumer credit endeavors and develop better money management habits.

"Having 'financial literacy' means you are able to use knowledge and skills to manage your money and build security for the future," says Kelly May, president of the Kentucky Jump\$Tart Coalition. "Despite our different missions and goals, Kentucky Jump\$Tart Coalition partners are unified in our dedication to promoting financial literacy for all ages."

**About Jump\$Tart:** The Kentucky Jump\$Tart Coalition for Personal Financial Literacy® believes all Kentuckians need to have the financial literacy necessary to make informed financial decisions and seeks to improve money management skills throughout the life cycle. The Kentucky coalition is a nonprofit organization affiliated with the national coalition based in Washington, D.C. Jump\$Tart's purpose is to evaluate the financial literacy of young adults; develop, disseminate and encourage the use of standards for grades K-12; and promote the teaching of personal finance.

**Press Note:** The governor's proclamation is posted on the Kentucky Jump\$Tart Web site at <http://www.kyjumpstart.org/download.cfm>. Kentucky Jump\$Tart President Kelly May and other Jump\$Tart representatives are available for interviews. To schedule an interview, contact Kelly May at (800) 223-2579, ext. 252 or [Kelly.May@ky.gov](mailto:Kelly.May@ky.gov).  
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# Financial Literacy Month Calendar

*Jump\$tart Partners Offer a Variety of Activities/Events During April*

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- **Event:** Free, one-on-one sessions with a financial counselor
- **Date:** All month
- **Location:** Statewide – nine locations or via phone or e-mail
- **Cost:** Free
- **Sponsor/Host:** Apprisen/Consumer Credit Counseling Service of the Midwest
- **Description:** CCCS is providing free, one-on-one sessions with a financial counselor who will complete a personal financial checkup including: a full financial evaluation, budgeting, money management, debt and credit education. These consultations can be arranged at any of the nine Kentucky offices or via phone or e-mail.
- **Contact:** 800-355-2227
- **About the Sponsor:** CCCS is a nonprofit community service and a member of the National Foundation for Consumer Credit.
- **Web Link:** [www.Apprisen.com](http://www.Apprisen.com)

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- **Event:** Kentucky Personal Finance Challenge
- **Date:** Preliminary/Qualifying Round is April 12-23; State Personal Finance Challenge is May 5
- **Location:** Qualifying round is online; state championship in Louisville
- **Cost:** Free
- **Sponsor/Host:** Kentucky Council on Economic Education
- **Description:** The Kentucky Personal Finance Challenge offered by KCEE is an opportunity for high school students in grades 9-12 to demonstrate their knowledge of personal finance by competing with other students across the state in multiple-choice and quiz bowl challenges. The winner will advance to the National Personal Finance Challenge.
- **Contact:** 1-800-I-DO-ECON; [info@econ.org](mailto:info@econ.org)
- **Web Link:** [www.econ.org](http://www.econ.org)

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- **Event:** Financial Literacy Poetry Contest
- **Date:** Entries must be postmarked or submitted online by May 7. Winners will be notified by May 14.
- **Cost:** Free
- **Sponsor/Host:** Kentucky Council on Economic Education (KCEE ) and Citizens Union Bank (CUB)
- **Description:** To celebrate both Financial Literacy and Poetry months, students may enter the “Financial Literacy Poetry Contest.” The subject of the poem entries must be focused on financial literacy (suggested vocabulary: advertise, bank, budget, buy, checks, consumer, credit, debit, expenses, income, investment, money, price, save, spend, wants, etc.) Teachers can submit

five entries per class. Divisions are K-2, 3-5, 6-8, 9-12. A \$50 savings bond will be awarded for first place in each division at the Life Fundamental\$ Summit on June 16.

- **Contact:** 1-800-I-DO-ECON; [info@econ.org](mailto:info@econ.org)
- **Web Link:** [www.econ.org](http://www.econ.org)

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- **Event:** Professional development for teachers, “Cards, Cars and Currency”
- **Date:** Thursday, April 22
- **Time:** 4:30-6:30 p.m.
- **Location:** Bellarmine University Center for Economic Education, Bellarmine Office Building, 2120 Newburg Road, Louisville, KY
- **Cost:** Free
- **Sponsor/Host:** Federal Reserve Bank of St. Louis – Louisville Branch
- **Description:** This workshop, including lesson plans and professional development hours for teachers, covers the curriculum, “Cards, Cars and Currency,” which prepares young adults to use credit and debit cards responsibly and discusses how to buy a car.
- **Register:** Online at <http://www.stlouisfed.org/event/022A>
- **Contact:** Caryn Rossiter at 502-568-9257 or [caryn.j.rossiter@stls.frb.org](mailto:caryn.j.rossiter@stls.frb.org)

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- **Event:** Teach Children to Save Day
- **Date:** Tuesday, April 27
- **Location:** At participating banks
- **Sponsor/Host:** Kentucky Bankers Association and participating banks
- **Description:** Teach Children to Save is a national campaign that raises awareness about the important role that banks and bankers play in helping young people develop lifelong savings habits. Banker volunteers enjoy interacting with students during the lesson and when young people stop by the branch to open a new savings account. The KBA also offers a book called “My Savings Book & Journal” that bankers can order to distribute when giving in-class presentations throughout the year.
- **Web Link:** [www.teachchildrentosave.com](http://www.teachchildrentosave.com)

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- **Event:** Prizes for youth
- **Date:** All month
- **Location:** Any Commonwealth Credit Union Branch
- **Cost:** Free
- **Sponsor/Host:** Commonwealth Credit Union
- **Description:** For each new membership, checking account or certificate of deposit, youth members will be entered into a drawing for Lexington Legends Tickets and will receive a free stress basketball. Youth deposits earn a prize from the Treasure Chest. Youth members are invited to guess how many pennies are in the piggy bank displayed, and the winner will have the cash deposited into his/her savings account. Also youth members are encouraged to deposit their loose change into savings for the “Empty YOUR Piggy Bank Challenge.”

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- **Event:** School Activities
- **Date:** Various dates in April
- **Location:** Various cities in Franklin, Washington and Anderson counties
- **Sponsor/Host:** Commonwealth Credit Union
- **Description:** Elementary students will get to play the financial literacy game, “Are YOU Smarter Than ...?” which mimics the television game show. High school students get a lesson in “Are YOU Ready for the REAL WORLD?” and various Money Skills and Life Skills classes.

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- **Event:** Classroom presentations
- **Date:** Various dates in April
- **Location:** Across the state, various cities
- **Sponsor/Host:** Kentucky Department of Financial Institutions
- **Description:** DFI will provide classroom speakers on request to discuss financial topics such as saving/investing, credit/borrowing or budgeting.
- **Contact:** 800-223-2579
- **About the Sponsor:** DFI is the state agency responsible for supervising the financial services industry, including banks, credit unions, lenders and securities firms and professionals. DFI also provides educational materials and outreach to protect consumers from financial fraud.
- **Web Link:** [www.kfi.ky.gov/public/teacher.htm](http://www.kfi.ky.gov/public/teacher.htm)

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- **Event:** Elder Law Training
- **Date:** Friday, April 9
- **Time:** 9 a.m.-4 p.m.
- **Location:** Crowne Plaza Lexington/The Campbell House
- **Sponsor/Host:** Access to Justice Foundation and the Legal Helpline for Older Kentuckians
- **Speaker:** Kentucky Department of Financial Institutions
- **Description:** This training program is free for DAIL staff, AAA directors and staff, SHIP coordinators, ombudsman, Title III B legal aid attorneys and pro bono attorneys. Among other speakers, DFI will discuss how those who provide services to seniors can identify and report financial fraud, including investment fraud and predatory lending.
- **Contact:** Kelly May, 800-223-2579

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- **Event:** LifeSmarts national championship
- **Date:** April 24-27
- **Location:** Miami Beach, FL
- **Description:** State LifeSmarts champions from Mason County High School will compete for the national title. LifeSmarts is an annual consumer education game-show style competition for high school students. Students tested their knowledge and skills by answering questions in the areas of health and safety, personal finance, environment and technology, and consumer rights and responsibilities.

- **About the Sponsor:** LifeSmarts is sponsored by the National Consumers League and is coordinated in Kentucky by the Attorney General's Office and the Department of Financial Institutions in partnership with the Department of Insurance, the Kentucky Cooperative Extension Service (4-H and Youth Development Programs) and the Better Business Bureau.
- **Web Link:** [www.lifesmarts.org](http://www.lifesmarts.org)